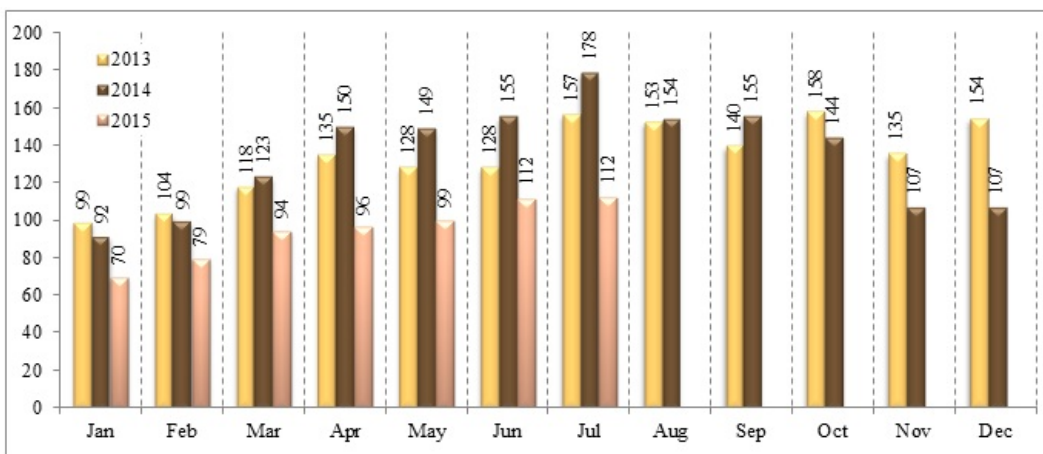


26.08.2015

Graphical analysis of money transfers from abroad in favour of individuals, January-July, 2015

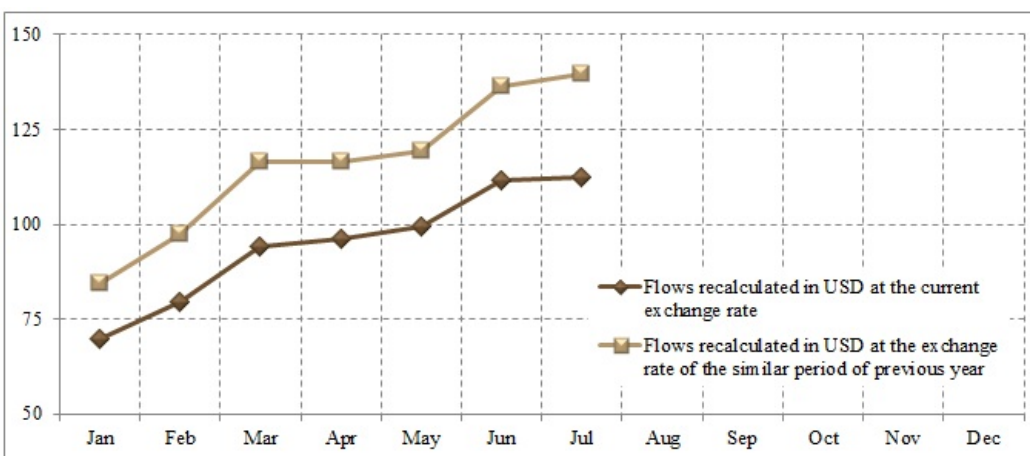
In January-July 2015, the total amount of net money transfers from abroad made in favour of individuals via authorized banks of the Republic of Moldova amounted to US\$ 662.12 million (down by 30.0% as against the same period of 2014).

Money transfers from abroad made in favour of individuals, in monthly dynamics, 2013 - July 2015 (US\$ mil.)

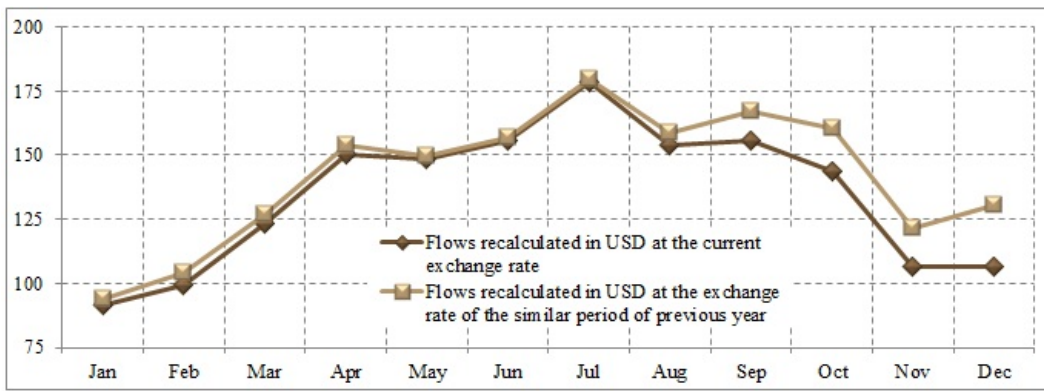


The decrease in transfers was primarily driven by the impact of exchange rate fluctuations of original currencies as against the US dollar (-15.6 percentage points), while the decrease in transfers recalculated at the exchange rates of the previous year contributed 14.4 percentage points to the total decline.

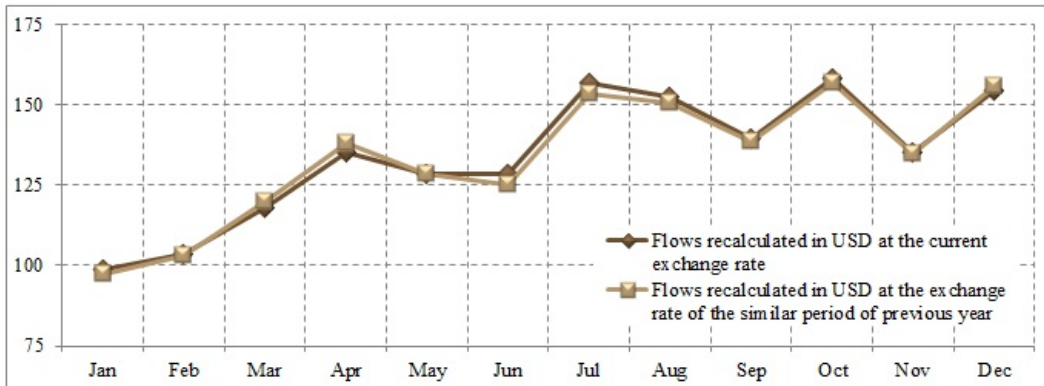
Money transfers from abroad made in favour of individuals, in monthly dynamics, January - June 2015 - exchange rate impact (US\$ mil.)



Money transfers from abroad made in favour of individuals, in monthly dynamics, 2014 - exchange rate impact (US\$ mil.)



Money transfers from abroad made in favour of individuals, in monthly dynamics, 2013 - exchange rate impact (US\$ mil.)



Money transfers from abroad in favor of individuals (resident and nonresident) represent amounts of money remitted in the country through the national banking system, including international money transfer systems. **Net** settlements contain data on transfers via money remittance systems, based on clearing between the system and the authorized bank (balance between inflows and outflows). Data are comparable to those published previously (2007-2013). **Gross** settlements represent amounts of transfers via money remittance systems released to individuals.

Amounts are converted from the original transfer currency into US dollars at the official exchange rate of the NBM on the transfer date. It should be noted that the origin as well as the purpose of these amounts can be varied. They include, besides the amounts transferred by Moldovan migrants, other foreign exchange transfers. Data do not include settlements with banks located on the left bank of the Nistru River.

Statistical series on money transfers from abroad made in favour of individuals via formal channels, as well as their currency structure, can be found on the official website of the National Bank of Moldova at:

[Money transfers in favour of individuals, net basis \[1\]](#)

[Money transfers in favour of individuals, gross basis \[2\]](#)

Seasonally adjusted statistical series of money transfers from abroad can be found at:

[Seasonally adjusted statistics \[3\]](#)

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